

A Striking Article On Controlling Resources

The People Must Get Back to Habits of Thrift and Live Within Their Income—Money Came Too Easily in War-time.

(By C. Sams, in The Executive.) Business has entered upon new times and new conditions. For a time there has been so great a demand for almost every type of merchandise that the salesman has had merely to fulfill the demand. The customer has purchased more than ever before, perhaps more than he ever will again. This demand has produced an unusual condition in the market, it has tended to lower efficiency, for the salesman has not been required to exercise his ingenuity to sell. They came to him as a demand for demand hitherto unknown. But as I said in the opening sentence of this article, business has entered upon new times and new conditions are upon us. There is no longer the rush of demand that we knew during and immediately after the war. To keep up volume must be supplemented by the art of salesmanship. Our associates must be able to sell, but in the skill and knowledge of service; in being able to place value before the customer so that he buys for economic purpose instead of through sheer extravagance. Now the effect of changed conditions—our daily store sales, they are reaching out in every direction, influencing every kind of business and every business man. As we study these conditions it is evident that there is nothing to fear, providing we profit from what we learn. But the learning of it is going to be hard to come to us because the easy "come and go" of the past few years has caused us to slacken our grip on the essentials of economic living. Money has been coming too easily. We have not merely spent money as it came, but many of us have committed the blunder of spending it before it came. Anticipating profits so to speak, we have not been able to keep our feet on the ground. No man goes far who relies on his financial affairs as a hobby. For the individual to prosper he must be necessary for him to apply it to a commercial undertaking. In fact, the business is absolutely safe before the thinking habits of the men who control it.

There are some things, it seems to me, that we should pause and consider deeply at this time of the year. We are all reaching out to touch the individual, as you will see. And I am tempted to emphasize them because I have said it is the habits of the individual that the business enterprise finds its safety. To begin with, I firmly believe that the only safe way to spend is out of surplus, or out of cash in hand, but never out of anticipated future income. All writers on Thrift have emphasized this fact as fundamental in safe and sane living. When a man hits a gulf that is steadily moving upon the rocks of destruction, the fact that a man may have enjoyed an income larger than he expected, an income that came easily—more easily than he ever thought money could come—is no reason why he should think the stream of income will continue to flow. When that time does come, he knows, very well that the old saying is true: "The mill cannot grind with the water that has passed." The miller wants to keep his wheel turning in dry season as well as in wet, he must be wise enough to build a reservoir as a safeguard. His reservoir must be kept full and his sluice gates tight to hold his reserve in safety. Otherwise the dry spell will put him out of business. There is another thing that, to my

Notices of Births, Marriages and Deaths, 50 cents.

BIRTHS

GREEN—At the Evangeline Maternity Hospital, Oct. 12, 1922, to Mr. and Mrs. H. C. Green, a son. GIFFORD—In Cleveland, Ohio, Sunday, Oct. 16, to Mr. and Mrs. W. L. Gifford, formerly of St. John, a daughter, Helen Seymour.

MARRIAGES

BURSEY-BARRETT—In this city on Oct. 19, 1921, by the Rev. E. E. Styles, Reuben Bursely to Miss Pannie Barrett, both of Newfoundland. CAMPBELL-CARTER—On October 20th, 1921, by Rev. Raymond McCarthy, Charles Campbell of Little River to Mary E. Carter of this city.

DEATHS

SPELLMAN—In this city, on Oct. 20, 1921, Rachel M., wife of Robert Spellman, aged forty-six years, leaving besides her husband, three sons and three daughters to mourn. BURNHAM—In this city, on the 19th inst., Florence Louise, wife of Archibald G. Burnham, and daughter of the late Moses and Sarah Crawford of Kingston, N. B. Funeral on Friday from St. John's (Stone) church. Service at 3 o'clock. FAWCETT—In the General Public Hospital, on October 19, 1921, Robert Fawcett, leaving a daughter, one brother and two sisters. Funeral Friday at 2:30 p. m., at the residence of his sister, Mrs. J. A. Alston, 186 Queen street, West. GREEN—At his residence, 171 Pease street, on Oct. 19, 1921, Louis Green, aged 68 years. Funeral from his late residence, Friday afternoon at 2:30. DUFFY—At Union Point, on the 19th inst., Hazel, youngest daughter of John and the late Sarah Duffy, in the 19th year of her age, leaving her father, four brothers and four sisters to mourn. Funeral from the residence of her brother-in-law, Charles Haggerty, Union Point, Friday, at 2 o'clock. Friends invited. DALEY—Suddenly in this city on 19th inst., John Daley, leaving three sons and two sisters to mourn. (Boston and Halifax papers please copy). Funeral from Fitzpatrick's undertaking rooms, Friday morning at 8:45 o'clock to the Cathedral for high mass of requiem. Friends invited.

GOOD THINGS COMING TO THE THEATRES OF ST. JOHN

LAST DAY FOR "THE OLD NEST"

This is the last day of the engagement of the wonderfully successful and much-discussed Goldwyn version of Rupert Hughes' family story, "The Old Nest." Yesterday the crowds were large and there is no doubt but that this final day will be marked with still more large attendance. No picture the Imperturbable has shown has created so much favorable comment, no story has carried a wider audience to thousands with more directness and soothing force.

PREPARING FOR THE CONTEST OF NEXT SATURDAY

Rival Schooners in Halifax, Captains Discuss Completion of Crews. Halifax, N. S., Oct. 20.—The Gloucester schooner Elsie, American defender of the international trophy won by the "Spartan" last year, is in the series to be held off Halifax beginning on Saturday, was hauled out on the marine slip at Dartmouth this morning for inspection of her hull. She will be refitted tomorrow morning and her place on the slip will be taken by the Canadian challenger, "Norseman." It is understood that the vessel was damaged by the contest of the two schooners was settled at a conference by Captains Welch of the Elsie and Angus Walters of the Norseman. Walters is credited with having made the suggestion that each schooner should be permitted to touch up their hulls in addition to twenty five bona fide fishermen with pilot and official observers. Walters questioned the eligibility of Harry Christensen of Gloucester, which replied the Gloucester crew was a fisherman and was an expert rigger. Walters then waived his objection to Christensen, and it was said that the crew which brought the Elsie from Gloucester would sail her throughout the series. The appointment of a sailing committee for the races has been delayed pending the meeting of the international committee on the international committee on U. S. S. Bushnell.

THEATRE IN OTTAWA BURNS

The Dominion Destroyed and Walls are Source of Danger. Ottawa, Oct. 20.—(Canadian Press)—The Dominion Theatre here was destroyed by fire this morning. Only the four walls remain and these are expected to fall at any moment. The estimated loss is \$150,000. The building was insured. Capt. H. P. McConnell, of the Cumberland street station, was seriously injured by falling three stories through a skylight in the Cecil Hotel.

SETS ASIDE THE CONVICTION

Frederickton, Oct. 20.—Judge Slipp rendered judgment this morning in the appeal case of Cecil Bartley, of St. John's, convicted by Magistrate Limerick of operating a motor car while under the influence of liquor. The judge issued an order setting aside the conviction without costs to either party. He said that the accused, according to the evidence of Police Sgt. Jones, was taken to the police station for investigation, Sgt. Jones having said that he was not satisfied with the replies received from the accused as to his home address. After reaching the police station it was discovered that the accused had been drinking. During the course of the hearing stress was also laid on the fact that two responsible police officers had been driven at their own request to the police station by the accused. The evidence of Sgt. Jones, who was called by the prosecution, proved to be of minor interest in showing what the condition of the accused was at the time of his arrest after colliding with a traffic sign on the night of September 18.

ONLY ONE OF THE BROTHERHOODS REPRESENTED

Montreal, Oct. 20.—The first session of the conciliation board under the Lemieux Act to investigate the protests of the employees of the Grand Trunk railway, was held in the city today. The board was composed of the Grand Trunk railway Company's clerks, station employees, newhouse men and shop laborers.

NEW YORK TO HAVE AN ICE BREAKER ON HUDSON FERRY BOAT

New York, Oct. 20.—An ice smasher, propelled by electrical machinery and without smokestacks, will be added to the Hudson river fleet on the Hudson. An all winter service is planned, as the vessels is designed to break through the thickest river ice.

STEAMER AFIRE; TWO OF CREW LOSE LIVES

Marine City, Mich., Oct. 20.—Two members of the crew of the steamer William H. Wolf, lost their lives when the vessel jumped her anchor today. Captain J. P. Hanson, of Detroit, who escaped by jumping from the deck of his small boat, suffered fractures to both legs.

ONLY FOUR SOLD

Frederickton, N. B., Oct. 20.—Crown land berths sold at auction yesterday were: No. 20, two miles east of the Canadian Government Railway near Cross Creek, to J. D. McLaughlin, price \$227.50. No. 55, Deadwater Brook, a branch of the Magaguadavic river, to G. W. Coburn, price \$200. No. 59, First Chipinnetook Lake, near the mouth of Little Digdigush river, to P. F. Keith, price \$100. No. 66, Head of Salmon Brook, branch of Cain's River, to Robert O. Layton, price \$100. Sixty-six berths were offered.

THE WOODSTOCK SHOOTING.

(Special to The Times.) Woodstock, N. B., Oct. 20.—Oliver Davenport, one of a trio accused of shooting Wendell Slipp on the night of September 27, has pleaded guilty to unlawfully shooting Slipp and giving refuge to the fugitive. He was sentenced to a term of one year in the reformatory. The other prisoner, John Burpee, was discharged. The third man, a sault case will be before the court this afternoon.

THE DOLLAR TODAY.

New York, Oct. 20.—Sterling exchange strong. Demand Great Britain 1947-8, Canadian dollars 94.5 per cent discount. Charlottetown, P. E. I., Oct. 20.—D. J. Mullin of St. Peter's Bay, an ex-school inspector, was nominated for the Farmers convention at Cardigan, as a federal candidate for Kings county, P. E. I.

DEMONSTRATION IN LONDON PLANNED

Project for Anniversary of Death of Cork's Mayor. Irish Bulletin on the Recent Speech of Sir James Craig, Ulster Premier—More Belfast Trouble.

(Canadian Press Cable.) London, Oct. 20.—Arrangements have been completed for a demonstration to be held on Sunday, the first anniversary of the death of the late Mayor of Cork, Sir James Craig, Ulster Premier. The demonstration will be held in Trafalgar square on Wednesday next, there will be a commemorative meeting at Albert Hall. Dublin, Oct. 20.—The Irish Bulletin, the official organ of the Daily Freeman, referring to the recent speech of Sir James Craig, Ulster Premier, says that he has answered the question whether in Ulster Belfast there has not been more bloodshed during the past year than in any other part of Ireland, and, with the exception of burning of Cork by British forces, than in all the other cities of Ireland put together. It inquires also whether thousands of workers expelled from Belfast shipyards and left to starve were not "Nationalists" to a man and whether the only city in which the "Irish" flag is flying is the Irish city where the Orange population is in the majority and where the Unionists have control of the forces paid to prevent disorder. London, Oct. 20.—The next meeting of the Irish conference, announced, will be held Friday morning. Belfast, Oct. 20.—Two persons were wounded during firing which occurred in the Stanhope street area between military and snipers last evening. One of the injured was a young girl.

WAS THIS NOISE THAT STARTLED MANY PEOPLE?

Difficulty has been experienced in running down a possible explanation of the two explosions which rocked the greater part of the city on Tuesday morning between 7:30 and 8 o'clock. A thorough canvass of the city failed to reveal any enlightening evidence. However, an incident which occurred in Prince William street about that hour might have some bearing on the matter, and whether it will be put down to coincidence or attributed to Dr. Einstein's theory of relativity remains to be seen. Nevertheless, the fact remains that a Ford car was passing along the street and suddenly struck one of the cuts that had recently been made in the pavement on the curb, and it turned at right angles, striking with both front and rear wheels a number of people being awakened before the allotted time, and furthermore, he did not worry—at that particular time he had trouble enough of his own.

SEES BUSINESS OUTLOOK BETTER

Boston, Oct. 20.—There is a definite turning of the tide in the business and industrial activities of the United States, said Vice-President Calvin Coolidge in a message to the Boston Chamber of Commerce, read at its opening assembly luncheon today. "The upward swing of the business pendulum is clearly defined to those who can read the economic signs of the times," his message said. "It is the bank, the railroad, the post office, the mail and the field. And it calls for a spirit of optimism, and an attitude of self-reliance forward looking confidence on the part of the business men of this country. It is no section of the country is of more importance than to New England. It is at once duty and an opportunity of the business man of New England to crystallize this spirit of business optimism into a definite plan for their affairs, to the end that the entire economic life of the nation may be speedily returned to its normal condition of prosperity."

LOCAL NEWS

MODEL HEAVY WINTER BOOTS.

Made of serviceable kip leather, vulcanized sole. Special sale price, only \$3.45. Model Shoe Store, 941 Main St.

NEXT WEDNESDAY.

The game between the St. John's Taxis boys and the C. P. R. bowling team can not take place tonight on account of the inability to procure the Victoria Alley. The game will take place on Wednesday at seven o'clock on the Victoria Alley.

SPECIAL MEETING HIBERNIAN NIGHTS.

Special meeting of Uniform Rank, A. O. H., will be held in their hall, Union street, on Wednesday, at 8:15 by order of F. J. McLeary.

CONSERVATIVE PRIMARIES.

The Conservative primaries will be held in this city on Monday evening, Oct. 23, at 8 o'clock. The meeting will be held in the Victoria Alley.

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LOCAL NEWS

BANK CLEARINGS.

The St. John bank clearings this week were \$2,662,769; last year, \$2,960,265; 1919, \$3,044,503. In Halifax the clearings this week were \$3,146,866. In Montreal they were \$1,109,069.

LIQUOR CASE.

In the police court today Angus Robichaud pleaded guilty to a charge of selling liquor on Saturday, October 15, charged with a like offence, and put up a deposit of \$200, failed to appear and the deposit was forfeited. W. M. Ryan appeared for the liquor inspectors.

KNOCKED DOWN BY AUTO.

Alfred Williams of 65 Celebration street was knocked down by an automobile in Douglas avenue this morning. He was carried to the office of Dr. H. S. Clark, who ordered him taken to the hospital. He was badly bruised and cut, but no bones were broken.

NATIVE OF UPPER SACKVILLE.

Rev. Melbourne S. Read, Ph.D., is president pro tempore of Colgate University, New York. At the recent opening of new students enrolled in the freshman class. Dr. Read, acting president is an Acadia graduate, and at native of Nova Scotia; his father, a well known Baptist minister, was a native of Upper Sackville, N. B.

NOVELTY SHOWER.

Friends of Miss Margaret Graham called at the home of the Misses Hiss and Annie Finlay on Tuesday evening, and tendered her a novelty shower in honor of her approaching marriage. The bride-to-be received many useful presents, including cut-glass, linen and silver. Miss Graham will leave soon for Halifax, Sackville, where her marriage will take place.

LITTLE GIRL HURT.

A little girl named Mary Tobin was struck by an automobile in Prince Edward street this afternoon and was quite badly shaken up and slightly bruised. She was playing on a sand pile on one side of the street and had been run out in front of the approaching automobile. She was taken to W. J. McMillin's drug store and later to the hospital, where it was learned her injuries were not serious. Citizens in that vicinity a stop should be put on children playing on the sand piles there as their lives are endangered.

PERSONALS

Thomas Robinson Clark, who for many years was connected with the police department in Boston, was appointed to reflect better business prospects. Famous Players common and preferred, People's Gas and Adams Express also were strong. Weakness was confined to Virginia Carolina Chemical preferred and New York Air Bank, which declined 3-8 and 3 cents respectively. Call money opened at 4 1/2 per cent.

ROBBERY CHARGES.

The case against Thomas Spellman and Edward O'Brien, charged jointly with robbery and violence was continued yesterday afternoon in the police court. W. M. Ryan appeared for O'Brien and G. E. Logan for Spellman. There was no new evidence. Those who testified were Helen Norris, daughter of Albert Norris, Dr. Robert Beaulieu, Harry Driscoll, Mrs. Alma Smith, Mrs. Margaret Smith, J. Leonard Stevens, Judson Totten and Byron Van Wart. The case was postponed until Monday morning at 11 o'clock.

BAILED HAY MARKET.

(Montreal Gazette.) The feature of this market was the weaker feeling in the lower grades, which had been due to the increased offerings of such and the limited demand, but the market for the better grades was steady and prices were unchanged with cars of lot No. 2 timothy quoted at \$27 to \$28, and the lower grades at \$24 to \$25 per ton, ex-truck.

A MONTREAL WEDDING.

The marriage of Miss Gertrude Olive Donkin, daughter of the late G. O. Donkin of Truro, N. S., to Dr. J. Guy W. Johnson, Sherbrook street west, will take place on Thursday afternoon, November 3rd, at five o'clock, at the Church of St. James the Apostle, Montreal.

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BRITISH MISSION TO TURK LEADERS

Some Signs That End of the Fighting in Asia Minor May Be Near.

Constantinople, Oct. 20.—A British mission will soon proceed to Anatolia to sound the Nationalists regarding peace. The Angora government has already advised the British embassy that the delegates would be welcome. The delegation will be composed of Major Gen. G. M. Franks and several of his staff officers. The feeling in Constantinople is that the cessation of the long drawn out conflict in Asia Minor may possibly be in sight, especially in view of the simultaneous visit of the Greek premier to the Allied capitals. Athens, Oct. 20.—Turkish Nationalist forces have been defeated in a sharp battle along the southern end of the battle front in Asia Minor, says an official statement issued here.

IN WALL STREET.

New York, Oct. 20.—(10:30)—Stocks continued to cover contracts in the short market today evidently with the belief that there would be no serious interruption to railroad traffic. Early gains among rails were moderate, but at higher levels. American Sugar preferred was the strongest issue, rising three points, on official announcement that the prevailing dividend would be maintained. Popular equipments, oils and specialties also were better. May Department Stores gaining two points. Virginia Carolina Chemical and Republic Iron were heavy, the latter reacting on yesterday's unfavorable quarterly statement.

LEADING FOREIGN EXCHANGES, INCLUDING GERMAN MARKS, WERE STEADY.

London Report. New York, Oct. 20.—(Noon)—North of investment stocks, such as Northern Pacific, Great Northern, Reading and Pennsylvania, registered gains of 1 to 1 1/2 points in the broad but moderate dealings of the morning. Steels and equipments also were perceptibly better and the food division was stimulated by the recovery of American Sugar preferred. May Department Stores extended its gain to four points and the strength of related shares, such as Woolworth, Kresge, Butterick and Manhattan Station, was supposed to reflect better business prospects. Famous Players common and preferred, People's Gas and Adams Express also were strong. Weakness was confined to Virginia Carolina Chemical preferred and New York Air Bank, which declined 3-8 and 3 cents respectively. Call money opened at 4 1/2 per cent.

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Ingeroll Cream Cheese. DELICIOUS and appetizing. Makes a tasty and satisfying lunch spread on crackers or bread at any time of the day. Economical because it goes a long way. "Can be used in a hundred different ways"

You Get Better Results by using HUMPHREY'S Freshly Roasted COFFEES 44c, 54c, 60c per lb., at Humphrey's Coffee Store 14 King Street. Progressive Business Men. Accomplish their office work in surroundings that reveal progressive ideas. If you want a real cozy and stylish home, just consult Amland Bros.' fine stock of furniture and the prices will be sure to suit you. Beautiful BEDROOM SUITES in solid walnut, quarter-cut oak, etc., at all prices. ENGLISH LINOLEUMS in four yard widths at \$1.25 per sq. yd. OILCLOTHS at 60c per sq. yd. Homes furnished complete. See our Windows. AMLAND BROS., LTD. 19 Waterloo Street